

EXHIBIT 5

Administrative Fee

| | Current <u>01/01/2006 - 12/31/2006</u> | Renewal <u>01/01/2007 - 12/31/2007</u> | <u>Adjustment</u> |
|----------------------|---|---|-------------------|
| Monthly Per Contract | \$34.81 | \$34.35 | -1.32% |

Your BCBSM Administrative Fee is all-inclusive. Your fee includes all of these advantages and more:

- * HIPAA Certificates
- * Benefit Books
- * ID Cards
- * Employee Communications
- * Claims Processing
- * Check Writing
- * Local Account Representatives
- * Utilization Management Reports
- * Precertification
- * Utilization Review
- * Case Management
- * Membership Processing
- * Actuarial Services
- * Anti-Fraud Services
- * Cost Containment
- * Group Conversion Privileges
- * Customer Service Representatives
- * BlueHealthConnection

Stop - Loss

| <u>\$300,000 Specific</u> | Current <u>01/01/2006 - 12/31/2006</u> | Renewal <u>01/01/2007 - 12/31/2007</u> | <u>Adjustment</u> |
|---------------------------|---|---|-------------------|
| Monthly Fee Per Contract | \$4.05 | \$5.17 | 27.65% |

Specific stop-loss protects against individual catastrophic claims paid during the plan year. Aggregate stop-loss protects against high claims for your group in total. Your stop-loss protection covers your Medical benefits (Facility and Physician) for Specific. Outlier excess claims will be reviewed and credited on a quarterly basis for claims incurred during the coverage term and paid for 24 months following the end of each stop-loss contract term.

BCBSM Stop-Loss Advantages:

- * Administered on a per contract basis (i.e., a family of five is capped at \$75,000 rather than each family member capped at \$75,000 each)
- * Guaranteed renewal
- * No need to coordinate reimbursement with a third party
- * Immediate credit for any contract that exceeds the specific stop-loss limit
- * Pooled excess claims never affect future renewal rates